



Co-Op Kumbh 2025 – Remaining India's Urban cooperative credit landscape

Published On: 18-11-2025

The Government of India recently hosted the Co-Op Kumbh 2025, an international conference held in New Delhi to mark the United Nations' International Year of Cooperatives (IYC) 2025. Organised by the Ministry of Cooperation, the event focused on strengthening and modernising India's Urban Cooperative Banks (UCBs)—a sector that plays a pivotal financial role in urban and semi-urban communities, yet has historically struggled with governance, technology adoption, capital adequacy, and regulatory compliance.

The conference brought together policymakers, global cooperative leaders, financial regulators, and academic experts to discuss pathways for transforming UCBs into tech-enabled, transparent, and inclusive grassroots financial institutions.

Significance of Cooperative Kumbh 2025

The Cooperative Kumbh is more than an event; it represents a renewed effort to revitalise India's cooperative movement. UCBs serve millions of small borrowers, self-employed individuals, micro-businesses, street vendors, and low-income households.

However, in recent decades, the sector's growth has slowed due to governance challenges, dual oversight complexities, limited digital infrastructure, and inability to compete with commercial banks and fintech platforms.

The 2025 conference aimed to reposition UCBs as strong community-based banking entities capable of serving India's rapidly urbanising population.